

MAY 03 2007

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To: Examiner Stefanos Karmis

Re: 09/604,696

Response

Firm: United States Patent and Trademark Office **Date / Time:** May 3, 2007

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No. of Pages: 13 (including cover)

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PATENT

Paper No.

File: Carr-P1-00

Date: May 3, 2007

Signed:


Peter K. Trzyzna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	Philip Carragher, Steven Earl Webster
Serial No.	:	09/604,696
Filed	:	June 26, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit	:	3691
Examiner	:	Karmis, Stefanos

MS: Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application is the following:

1. Response;
2. Information Disclosure Statement; and
3. PTO Form 1449 and Cited Art.

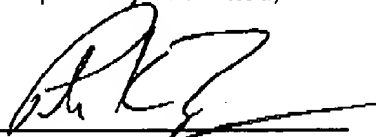
APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit

Ser. No. 09/604,696
Atty. Ref. Carr-P1-00
Art Unit 3691

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Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



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Date: May 3, 2007

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